

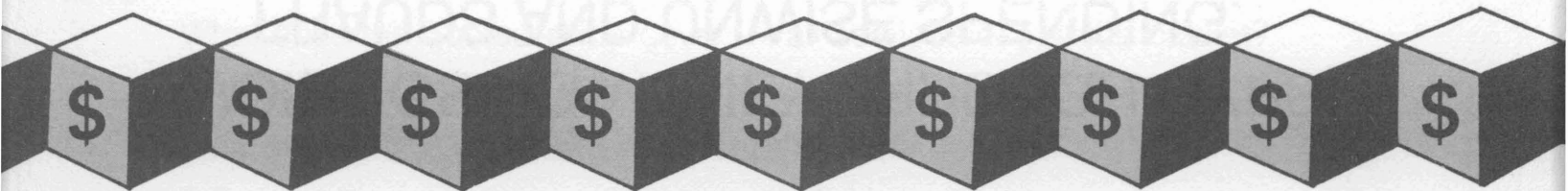
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Seniors Protect Against . . .

# *GYPS AND FRAUDS*



# AVOID LOSING MONEY THROUGH GYPS, FRAUDS AND UNWISE SPENDING.

## BEFORE BUYING BY MAIL:

Check for possible better deal at local stores.

Be suspicious of mail that offers "get rich at home" deals or "bargain" retirement resorts.

Check with local postal inspector, your lawyer or the Legal Aid Society if you have doubts about company's reliability.

## BEFORE BUYING AT THE DOOR:

Check for identification of salesperson.

Beware of "gimmicks" or "free" gift offers.

Think about your needs before you buy even if you are interested in the seller's merchandise. Ask him to come back tomorrow.

Check reliability of the company with the Better Business Bureau, the Legal Aid Society, the local community action agency or the police.

## BEFORE SIGNING YOUR NAME TO A CONTRACT OR AGREEMENT:

Be sure you *understand* everything it says.

Be sure you *agree with* everything it says.

Sign only when you are sure of all parts of the agreement.

Check the contract with your lawyer or the Legal Aid Society if it is for something you really want.

## BEFORE BUYING ON CREDIT:

Understand how much those "low monthly payments" will actually cost.

Find the *total* amount you will have to pay. When you buy on credit, the law requires the seller to tell you exactly how much more you pay for using credit.

Check other sources for credit, your bank or credit union, if the seller's credit charges are too high.

Save the amount you would be paying each month and pay for the item in cash.

### **BEFORE BUYING HEALTH AIDS:**

Check with your doctor or local health clinic to know for sure which are good and which are bad.

### **BEFORE BUYING BEAUTY AIDS:**

Don't be fooled into believing products are capable of making hair grow; preventing baldness; or preventing, correcting or removing wrinkles. Massages, creams, belts, girdles and sweat baths do not permanently reduce weight.

Check with your doctor for diet and exercise plans.

### **BEFORE AGREEING TO HOME REPAIRS:**

Make sure the repairs are really needed.

Get other estimates.

Check with the Better Business Bureau to make sure the salesman is legitimate.

If you agree to the repair and sign a contract, *read it all!* Make sure you are not mortgaging your home for a few dollars worth of repairs.

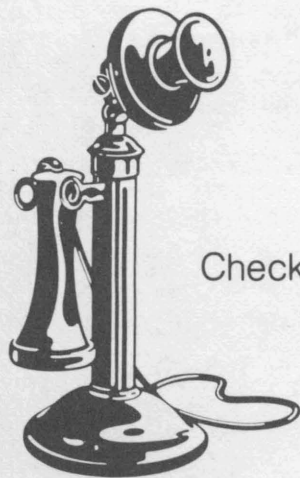
### **BEFORE AGREEING TO A "PREARRANGED, PREFINANCED" FUNERAL PLAN, ASK THE SALESMAN THESE QUESTIONS:**

Can you select any undertaker you want?

What does the quoted price cover — all services or just the casket?

Is the price reasonable? Compare it with other sources.

What happens if you die in another part of the country?



## Think You're Being Gypped?

Check with people or offices in your community willing to give help!

### PERSONAL PHONE LIST

Fill in telephone numbers. Keep list in a safe place for ready reference.

Your bank		Your insurance agent	
Better Business Bureau or Retail Merchants Assoc.		Your lawyer	
Chamber of Commerce		Legal aid society	
Community action agency		Mayor or county commissioner	
County Extension agent		Your minister	
Credit union		Police station or sheriff's office	
Your doctor		Postal inspector	
Health clinic		Social Security office	





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